

Application No. 09/756,077  
Amendment "A" dated January 31, 2006  
Reply to Office Action mailed November 22, 2005



Express Mailing Label No. EV 774 500 65 US

PATENT APPLICATION  
Docket No. 14689.10

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of )  
Wayne A. Provost )  
Serial No.: 09/756,077 ) Art Unit  
Filed: January 8, 2001 ) 3626  
Conf. No.: 6455 )  
For: PAYMENT OF HEALTH CARE INSURANCE )  
CLAIMS USING SHORT-TERM LOANS )  
Examiner: Carolyn M. Bleck )

AMENDMENT "B" UNDER 37 C.F.R. § 1.114

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action mailed November 22, 2005 (the "Office Action"), please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 13 of this paper.